

**HOUSE . . . . . No. 810**

The Commonwealth of Massachusetts

PRESENTED BY:

*James M. Cantwell*

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to an investigation to review flood insurance rates.

PETITION OF:

NAME:	DISTRICT/ADDRESS:
<i>James M. Cantwell</i>	<i>4th Plymouth</i>
<i>Bruce J. Ayers</i>	<i>1st Norfolk</i>
<i>James Arciero</i>	<i>2nd Middlesex</i>
<i>Brian M. Ashe</i>	<i>2nd Hampden</i>
<i>Cory Atkins</i>	<i>14th Middlesex</i>
<i>Garrett J. Bradley</i>	<i>3rd Plymouth</i>
<i>Thomas J. Calter</i>	<i>12th Plymouth</i>
<i>Tackey Chan</i>	<i>2nd Norfolk</i>
<i>Leah Cole</i>	<i>12th Essex</i>
<i>Edward F. Coppinger</i>	<i>10th Suffolk</i>
<i>Brendan P. Crighton</i>	<i>11th Essex</i>
<i>Josh S. Cutler</i>	<i>6th Plymouth</i>
<i>Viriato M. DeMacedo</i>	<i>Plymouth and Barnstable</i>
<i>Marcos A. Devers</i>	<i>16th Essex</i>
<i>Diana DiZoglio</i>	<i>14th Essex</i>
<i>Shawn Dooley</i>	<i>9th Norfolk</i>
<i>Carolyn C. Dykema</i>	<i>8th Middlesex</i>
<i>Lori A. Ehrlich</i>	<i>8th Essex</i>

<i>Jennifer L. Flanagan</i>	<i>Worcester and Middlesex</i>
<i>Colleen M. Garry</i>	<i>36th Middlesex</i>
<i>Susan Williams Gifford</i>	<i>2nd Plymouth</i>
<i>Kenneth I. Gordon</i>	<i>21st Middlesex</i>
<i>Patricia A. Haddad</i>	<i>5th Bristol</i>
<i>Robert L. Hedlund</i>	<i>Plymouth and Norfolk</i>
<i>Paul R. Heroux</i>	<i>2nd Bristol</i>
<i>John F. Keenan</i>	<i>Norfolk and Plymouth</i>
<i>Kay Khan</i>	<i>11th Middlesex</i>
<i>Robert M. Koczera</i>	<i>11th Bristol</i>
<i>John J. Lawn, Jr.</i>	<i>10th Middlesex</i>
<i>Jason M. Lewis</i>	<i>Fifth Middlesex</i>
<i>Barbara L'Italien</i>	<i>Second Essex and Middlesex</i>
<i>Jay D. Livingstone</i>	<i>8th Suffolk</i>
<i>Timothy R. Madden</i>	<i>Barnstable, Dukes and Nantucket</i>
<i>Thomas M. McGee</i>	<i>Third Essex</i>
<i>Paul McMurtry</i>	<i>11th Norfolk</i>
<i>Michael O. Moore</i>	<i>Second Worcester</i>
<i>Frank A. Moran</i>	<i>17th Essex</i>
<i>Mathew Muratore</i>	<i>1st Plymouth</i>
<i>James M. Murphy</i>	<i>4th Norfolk</i>
<i>Kathleen O'Connor Ives</i>	<i>First Essex</i>
<i>Sarah K. Peake</i>	<i>4th Barnstable</i>
<i>Angelo J. Puppolo, Jr.</i>	<i>12th Hampden</i>
<i>Dennis A. Rosa</i>	<i>4th Worcester</i>
<i>William M. Straus</i>	<i>10th Bristol</i>
<i>Bruce E. Tarr</i>	<i>First Essex and Middlesex</i>
<i>Walter F. Timilty</i>	<i>7th Norfolk</i>
<i>David T. Vieira</i>	<i>3rd Barnstable</i>
<i>RoseLee Vincent</i>	<i>16th Suffolk</i>
<i>Timothy R. Whelan</i>	<i>1st Barnstable</i>

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By Mr. Cantwell of Marshfield, a petition (accompanied by bill, House, No. 810) of James M. Cantwell and others that the Commissioner of Insurance be directed to make a bi-annual investigation relative to flood insurance rates. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE HOUSE, NO. 865 OF 2013-2014.]

The Commonwealth of Massachusetts

—————  
**In the One Hundred and Eighty-Ninth General Court  
(2015-2016)**  
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An Act relative to an investigation to review flood insurance rates.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Chapter 175A of the General Laws, as appearing in the 2012 Official Edition, is hereby  
2 amended by adding the following section after Section 5: –

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4 Section 5 ½. The commissioner shall conduct an investigation every two years to  
5 determine how flood insurance rates are set by the National Flood Insurance program and to  
6 make suggestions for changes to ensure the rates are not excessive. The commission shall use the  
7 findings of the investigation to measure the reasonableness of the flood insurance rates and make  
8 suggestions for action by Congress and FEMA.

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10           The findings of the investigation will allow the commissioner to highlight discrepancies  
11 in rates as to avoid excessive surcharges that may be applied by insurance companies that (i) are  
12 authorized to transact business under the first clause of section forty-seven of chapter 175 and  
13 (ii) have notified the commissioner of its participation in the flood insurance program established  
14 under the National Flood Insurance Act of 1968 after natural disasters including, but not limited  
15 to, tornados, hail, hurricanes, and snow storms occur in the Commonwealth.

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17           The purpose of the bi-annual study would be to ensure that customers of the insurance  
18 companies specified in section forty-seven of chapter 175 are not inappropriately spiking prices  
19 due to natural disasters nationally and that the “high-risk” and “moderate-to-low risk” area  
20 designations are properly made in accordance with current FEMAs standards.